Exhibit C

Sickness Disability Benefits

Applying for a Benefit

To apply for Sickness Disability benefits, you need to:

- Call the Absence Reporting Center (ARC) on the first day you are absent. (See your Important Benefits Contacts insert for the telephone number.)
- By your eighth consecutive calendar day of absence, your supervisor will file a form with Aetna Life Insurance Company to initiate your disability absence.

When Benefits Begin

You may be eligible to receive Sickness Disability benefits after you have been absent for more than seven consecutive calendar days due to sickness or an off-duty injury. (For information on disability benefits for an on-duty injury, see page 12.)

In addition, you must:

- Be under a qualified physician's care.
- Receive proper medical treatment.
- Take proper care of yourself.
- Be certified as disabled by the claims administrator. Also, once you have been certified as disabled, the Company reserves the right to require periodic recertification.
- Obtain permission from the claims administrator if you plan to recuperate away from home at any time during your absence.

Verizon's Workers' Compensation department determines when an injury is considered on-duty or off-duty and when benefits are paid.

Important Note

If you are absent from work for seven or fewer consecutive calendar days, you may be eligible for Incidental Absence payments. Contact your supervisor.

Additional Information

Permission to Leave Home

If you are receiving Sickness and Accident Disability Benefit Plan benefits and wish to travel, you must:

- Obtain approval for the specified time of your absence from your case manager
- Submit to the administrator satisfactory proof of your disability while absent.

Otherwise, benefits will not be paid for your period of absence.

Leaves of Absence

You may be eligible to take a leave of absence for certain types of disability. See Your Additional Benefits and Programs book for information.

Subrogation and Third-Party Reimbursement

If you recover any charges for covered expenses from a third party (for example, as a result of a lawsuit from an automobile accident), the Plan's provision for subrogation and reimbursement takes effect. Under these procedures, the claims administrator's subrogation vendor tries to recover money that has been paid (or should be paid) on behalf of a third party (the other driver, in this example) whose negligence or wrongful actions caused illness or injury to a Plan participant. In this example of a car accident, should the Plan provide benefits because of your accident, the Plan has the right to recover the amount of those benefits from the negligent person or by obtaining a reimbursement from that person's insurance company—or from you if settlement amounts have been paid to you by the negligent person or his or her insurer.